Case 22-13283-mdc Doc 13 Filed 12/23/22 Entered 12/24/22 00:32:02 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-13283-mdc Claudia A. Nesmith Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Dec 21, 2022 Form ID: 309I Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID		Recipient Name and Address
db		Claudia A. Nesmith, 7000 N 12th St, Philadelphia, PA 19126-2101
14740958		PHH Mortgage, 3900 Capital Blvd, Lansing, MI 48906
14740954	+	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14740956		Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14740959	+	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14740961		Trojan Professional Srvs, Attn: Bankruptcy, PO Box 1270, Los Alamitos, CA 90720-1270
14740962		U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 7

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address + Email/Text: ecf@ccpclaw.com	Date/Time	Recipient Name and Address
aty	·	Dec 22 2022 00:31:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
aty	Email/Text: mail@cibiklaw.com	Dec 22 2022 00:31:00	MICHAEL I. ASSAD, Cibik Law, P.C., 1500 Walnut St, Ste 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 22 2022 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 22 2022 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14740945	+ Email/Text: broman@amhfcu.org	Dec 22 2022 00:31:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14740949	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14740947	EDI: CAPONEAUTO.COM	Dec 22 2022 05:29:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
14740946	EDI: AISACG.COM	Dec 22 2022 05:29:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14740948	Email/Text: bankruptcy@philapark.org	Dec 22 2022 00:31:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14740950	+ EDI: WFNNB.COM	Dec 22 2022 05:29:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

Case 22-13283-mdc Doc 13 Filed 12/23/22 Entered 12/24/22 00:32:02 Desc Imaged

Certificate of Notice Page 2 of 5
User: admin

Page 2 of 3

NW, Washington, DC 20530-0009

IA 50328-0001

Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd FL, Des Moines,

Date Rcvd: Dec 21, 2022 Form ID: 309I Total Noticed: 27 14740951 Email/Text: electronicbkydocs@nelnet.net Dec 22 2022 00:31:00 Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, PO Box 82505, Lincoln, NE 68501-2505 14740952 Email/Text: EBN@edfinancial.com Dec 22 2022 00:31:00 EdFinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008 14740953 EDI: IRS.COM Dec 22 2022 05:29:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 14740957 Email/Text: blegal@phfa.org Dec 22 2022 00:31:00 PHFA, Po Box 15206, Harrisburg, PA 17105-5206 14740955 EDI: PENNDEPTREV Dec 22 2022 05:29:00 Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946 14740955 Email/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2022 00:31:00 Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946 14740960 + Email/Text: bankruptcy@philapark.org Dec 22 2022 00:31:00 Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-2895 EDI: Q3G.COM 14742178 Dec 22 2022 05:29:00 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 14740963 ^ MEBN Dec 22 2022 00:27:30 U.S. Department of Justice, 950 Pennsylvania Ave

TOTAL: 21

14740964

District/off: 0313-2

BYPASSED RECIPIENTS

Dec 22 2022 05:29:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

+ EDI: WFFC2

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

Case 22-13283-mdc Doc 13 Filed 12/23/22 Entered 12/24/22 00:32:02 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-2 User: admin Page 3 of 3
Date Rcvd: Dec 21, 2022 Form ID: 309I Total Noticed: 27

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Claudia A. Nesmith mail@cibiklaw.com cibiklawpc@jubileebk.net

MICHAEL I. ASSAD

on behalf of Debtor Claudia A. Nesmith mail@cibiklaw.com cibiklawpc@jubileebk.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case 22-13283-mdc Doc 13 Filed 12/23/22 Entered 12/24/22 00:32:02 Desc Imaged Certificate of Notice Page 4 of 5

Information to identify the case:								
Debtor 1:	Claudia A. Nesmith	Social Security number or ITIN: xxx-xx-3261						
200101 1.	First Name Middle Name Last Name	EIN:						
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:						
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/7/22						
Case number: 22–13283-mdc								

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Claudia A. Nesmith	
2.	All other names used in the last 8 years		
3.	Address	7000 N 12th St Philadelphia, PA 19126-2101	
		MICHAEL I. ASSAD	Contact phone 215–735–1060
4.	Debtor's attorney Name and address	Cibik Law, P.C. 1500 Walnut St Ste 900 Philadelphia, PA 19102	Email: mail@cibiklaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	900 Market Street	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Suite 400 Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 12/21/22

For more information, see page 2

Debtor Claudia A. Nesmith Case number 22–13283–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 8, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/9/23		
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/15/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/5/23		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$650.00 The hearing on confirmation will be held on: 3/23/23 at 9:30 AM, Location: Courtroom #2, 900 Market Street, F			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov. If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in ti you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I